

**IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI**

IN RE: THERESA AMES HUGHES
Debtor

CHAPTER 11
CASE NO. 21-10841-JDW

NOTICE TO EACH ADDED CREDITOR & U. S. TRUSTEE

TO: PDI, Inc.
6600 Vaiden Road
Hernando, MS 38632

Sammye S. Tharp, Esq.
Office of the United States Trustee
sammye.s.tharp@usdoj.gov

PLEASE TAKE NOTICE that the undersigned debtor has filed an amended matrix to add one or more additional creditors, which said amendment lists the creditor noticed hereby as an additional creditor in the above captioned bankruptcy case.

If the added creditor wishes to examine the Debtor under oath, the added creditor may appear at the § 341(a) creditors' meeting (see copy of the meeting notice enclosed).

If this is a **Chapter 7, 12 OR 13** case and the attached § 341 meeting notice contains language "Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So", then you do not need to file a claim at this time. However, if the notice contains a Proof of Claim deadline, as an added creditor you have 70 days from the date of mailing of this notice to file a Proof of Claim.

If this is a **Chapter 11** case, you have the right to file a proof of claim by the bar date indicated on the attached § 341 meeting notice or 30 days from the date of mailing of this notice, whichever is later.

PLEASE TAKE NOTICE ALSO that the undersigned debtor and/or the debtor's attorney is required to send a copy of the amended schedule to each added creditor, to the case trustee and to the U.S. Trustee.

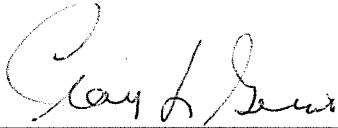
THIS, the 28th day of May, 2021.

Respectfully submitted,

TERESA AMES HUGHES

By Her Attorneys,

LAW OFFICES OF CRAIG M. GENO, PLLC

By: 
Craig M. Geno

OF COUNSEL:

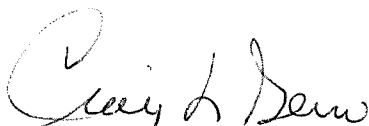
Craig M. Geno; MSB No. 4793
LAW OFFICES OF CRAIG M. GENO, PLLC
587 Highland Colony Parkway
Ridgeland, MS 39157
601-427-0048 - Telephone
601-427-0050 - Facsimile
cmgeno@cmgenolaw.com

N:\Firm Data\Users\Bankrupt\Hughes, Amy\Matrix\Amended Matrix\Notice to Each Added Creditor 5-27-21.wpd

CERTIFICATE OF SERVICE

I, Craig M. Geno, Attorney for the above listed Debtor, do hereby certify that I have this date mailed a true and correct copy of the above Notice to Creditors, a copy of the § 341 meeting notice, and the amended matrix to the affected creditor, case trustee, if applicable, and U.S. Trustee at the above listed addresses.

THIS, the 28th day of May, 2021.



Craig M. Geno

Information to identify the case:

Debtor 1: Teresa Ames Hughes Social Security number or ITIN: xxx-xx-1316
First Name Middle Name Last Name EIN: --
Debtor 2: Social Security number or ITIN: --
(Spouse, if filing) First Name Middle Name Last Name EIN: --
United States Bankruptcy Court: Northern District of Mississippi Date case filed for chapter: 11 4/29/21
Case number: 21-10841-JDW

**Official Form 309E2 (For Individuals or Joint Debtors under Subchapter V)
Notice of Chapter 11 Bankruptcy Case**

02/20

For the debtors listed above, a case has been filed under chapter 11 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 11 plan may result in a discharge of debt. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 11 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Teresa Ames Hughes	
2. All other names used in the last 8 years		
3. Address	205 Commissary Drive Olive Branch, MS 38654	
4. Debtor's attorney Name and address	Craig M. Geno Law Offices of Craig M. Geno, PLLC 587 Highland Colony Parkway Ridgeland, MS 39157	Contact phone 601-427-0048 Email cmgeno@cmgenolaw.com
5. Bankruptcy trustee Name and address	Robert A. Byrd Byrd & Wiser P. O. Box 1939 Biloxi, MS 39533-1939	Contact phone 228-432-8123 Email: rab@byrdwiser.com

For more information, see page 2 >

Debtor **Teresa Ames Hughes**

Case number **21-10841-JDW**

<p>6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.</p>	<p>Cochran U.S. Bankruptcy Courthouse 703 Highway 145 North Aberdeen, MS 39730</p>	<p>Hours open: 8:00 a.m. – 5:00 p.m., Monday through Friday</p> <p>Contact phone 662-369-2596</p> <p>Date: 5/7/21</p>
<p>7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>June 4, 2021 at 01:00 PM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location: Telephonic Meeting, Telephonic Meeting</p>
<p>8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</p>	<p>First date set for hearing on confirmation of plan. The court will send you a notice of that date later.</p>
<p>You must file a complaint:</p> <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under 11 U.S.C. § 1141(d)(3) or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). 		<p>Filing deadline for dischargeability complaints: 8/3/21</p>
<p>Deadline for filing proof of claim: For all creditors (except a governmental unit): 8/27/21 For a governmental unit: 10/26/21 A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. Your claim will be allowed in the amount scheduled unless: • your claim is designated as <i>disputed</i>, <i>contingent</i>, or <i>unliquidated</i>; • you file a proof of claim in a different amount; or • you receive another notice. If your claim is not scheduled or if your claim is designated as <i>disputed</i>, <i>contingent</i>, or <i>unliquidated</i>, you must file a proof of claim or you might not be paid on your claim and you might be unable to vote on a plan. You may file a proof of claim even if your claim is scheduled. You may review the schedules at the bankruptcy clerk's office or online at www.pacer.gov. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits a creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>	<p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing Deadline: 30 days after the <i>conclusion</i> of the meeting of creditors</p>
<p>9. Creditors with a foreign address</p>	<p>If you are a creditor receiving mailed notice at a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>	
<p>10. Filing a Chapter 11 bankruptcy case</p>	<p>Chapter 11 allows debtors to reorganize or liquidate according to a plan. A plan is not effective unless the court confirms it. You may receive a copy of the plan and a disclosure statement telling you about the plan, and you may have the opportunity to vote on the plan. You will receive notice of the date of the confirmation hearing, and you may object to confirmation of the plan and attend the confirmation hearing. The debtor will generally remain in possession of the property and may continue to operate the debtor's business.</p>	

For more information, see page 3 >

Debtor **Teresa Ames Hughes**

Case number **21-10841-JDW**

11. Discharge of debts	Confirmation of a chapter 11 plan may result in a discharge of debts, which may include all or part of a debt. See 11 U.S.C. § 1141(d). A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you believe that a particular debt owed to you should be excepted from the discharge under 11 U.S.C. § 523 (a)(2), (4), or (6), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1141 (d)(3), you must file a complaint and pay the filing fee in the clerk's office by the first date set for the hearing on confirmation of the plan. The court will send you another notice telling you of that date.
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF MISSISSIPPI

IN RE: Teresa Ames Hughes

CASE NO. 21-10841

DEBTOR(S)

CHAPTER 11

NOTICE OF 11 U.S.C. § 341(a) MEETING TO BE HELD BY TELEPHONE

PLEASE TAKE NOTICE that the 11 U.S.C. § 341(a) meeting of creditors will be conducted via TELEPHONE by:

U.S.Trustee: Sammye S. Tharp, Trial Attorney
Call in number: 877-953-5629
Passcode: 6207868

The following date and time for the meeting have not changed from the original creditor meeting notice sent to you by the Bankruptcy Court:

Friday, June 4, 2021 at 1:00 pm

Please do not appear in-person for the meeting. Debtors must call in to the meeting to be questioned under oath. In a joint case, both spouses must call in to the meeting. Creditors may attend but are not required to do so. Debtor attorneys will be responsible for verifying both the debtors' photo ID and the debtors' social security number on the record. If you are a pro se debtor who appears by telephone, the trustee may require that you appear at a continued meeting in order to present your proof of identification and social security number and to affirm that you were the one who testified at the telephonic meeting. If the meeting is continued or adjourned to a later date, the date will be on the court docket. If you have any questions or concerns, please contact your attorney or the U.S. Trustee at:

U.S. Trustee Telephone: (601) 965-5241
U.S. Trustee Email: sammye.s.tharp@usdoj.gov

Dated: May 7, 2021

DAVID W. ASBACH
Acting United States Trustee
Region 5, Judicial Districts of
Louisiana and Mississippi

By: /s/ Sammye S. Tharp
Sammye S. Tharp

Sammye S. Tharp, Trial Attorney
U. S. Trustee, Region 5
501 East Court Street, Suite 6-430
Jackson, Mississippi 39201
Telephone: (601) 965-4142
Email: sammye.s.tharp@usdoj.gov

**United States Bankruptcy Court
Northern District of Mississippi**

In re Teresa Ames Hughes

Debtor(s)

Case No. 21-10841-JDW

Chapter 11

VERIFICATION OF CREDITOR MATRIX - AMENDED

The above-named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date: May 27, 2021

/s/ Teresa Ames Hughes

Teresa Ames Hughes

Signature of Debtor

Label Matrix for local noticing
0537-1
Case 21-10841-JDW
Northern District of Mississippi
Aberdeen
Thu May 27 15:13:39 CDT 2021

BankPlus
385A Highland Colony Parkway
Suite 110
Ridgeland, MS 39157-6040

BankPlus
8990 Pigeon Roost Road
Olive Branch, MS 38654-1555

Bridgestone Credit Card
Credit First N.A.
3451 Harry S. Truman Blvd
Saint Charles, MO 63301-4047

Bridgestone Credit Card
Credit First N.A.
P.O. Box 81344
Cleveland, OH 44188-0344

Business Advance Team, LLC
d/b/a Everyday Capital
c/o Josh Goldberg, MCA Recovery, LLC
116 Nassau Street, Suite 804
New York, NY 10038-2481

Robert A. Byrd
Byrd & Wiser
P. O. Box 1939
Biloxi, MS 39533-1939

CAN Capital, Inc., assignee of WebBank
2015 Vaughn Road
Building 500
Kennesaw, GA 30144-7831

Can Capital, Inc./WebBank
2015 Vaughn Road NW
Suite 500
Kennesaw, GA 30144-7831

(p)JPMORGAN CHASE BANK N A
BANKRUPTCY MAIL INTAKE TEAM
700 KANSAS LANE FLOOR 01
MONROE LA 71203-4774

Discover Bank
Discover Products Inc
PO Box 3025
New Albany, OH 43054-3025

Discover Credit Card
P.O. Box 6103
Carol Stream, IL 60197-6103

(p)EVEREST BUSINESS FUNDING LLC
8200 NW 52ND TERR
SECOND FLOOR
DORAL FL 33166-7852

Craig M. Geno
Law Offices of Craig M. Geno, PLLC
587 Highland Colony Parkway
Ridgeland, MS 39157-8784

Teresa Ames Hughes
205 Commissary Drive
Olive Branch, MS 38654-7337

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

Internal Revenue Service
In care of U.S. Attorney
900 Jefferson Avenue
Oxford MS 38655-3608

Internal Revenue Service
P. O. Box 7346
Philadelphia PA 19101-7346

JPMorgan Chase Bank, N.A.
s/b/m/t Chase Bank USA, N.A.
c/o Robertson, Anschutz & Schneid, P.L.
6409 Congress Avenue, Suite 100
Boca Raton, FL 33487-2853

Kalamata Capital Group, LLC
7315 Wisconsin Avenue East
Suite 550 East
Bethesda, MD 20814-3306

LoanMe, Inc.
1900 S. State College Blvd.
Suite 300
Anaheim, CA 92806-6152

MS Tax Commission
P.O. Box 22808
Jackson, MS 39225-2808

Memphis Radiological, PC
P.O. Box 1692
Memphis, TN 38101-1692

Methodist Le Bonheur Healthcare
P.O. Box 734184
Dallas, TX 75373-4184

Mississippi Department of Revenue
Bankruptcy Section
Post Office Box 22808
Jackson MS 39225-2808

Regions Bank
Consumer Loan Processing
P.O. Box 2224
Birmingham, AL 35246-0026

Regions Bank
PO Box 10063
Birmingham, AL 35202-0063

Sequium Asset Solutions
1130 Northchase Parkway
Suite 150
Marietta, GA 30067-6429

Sound Physicians Emergency Med of Greater Me
P.O. Box 748996
Los Angeles, CA 90074-8996

SweetPea's Table, LLC
205 Commissary Drive
Olive Branch, MS 38654-7337

Synchrony Bank
c/o PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

The Bureaus, Inc./Synchrony Bank
c/o PRA Receivables Management, LLC
P O Box 41021
Norfolk, VA 23541-1021

U. S. Trustee
501 East Court Street, Suite 6-430
Jackson, MS 39201-5022

U.S. Securities and Exchange Commission
Atlanta Regional Office
950 East Paces Ferry Road, N.E., Suite 9
Atlanta GA 30326-1180

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Chase/Amazon Credit Card
Cardmember Service
P.O. Box 6294
Carol Stream, IL 60197-6294

EBF Partners, LLC
d/b/a Everest Business Funding
5 West 37th Street
Suite 1100
New York, NY 10018

IRS
Att: Special Procedures Staff
100 W. Capitol St.
Room 504
Jackson, MS 39269

(d)Internal Revenue Service
Attn: Special Processing Staff
100 West Capitol Street
Room 504
Jackson MS 39269

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)PDI, Inc.

(u)Synchrony Bank/Lowe's

End of Label Matrix	
Mailable recipients	33
Bypassed recipients	2
Total	35

PDI, Inc.
6600 Vaiden Road
Hernando, MS 38632

Fill in this information to identify your case:

Debtor 1 Teresa Ames Hughes
 First Name Middle Name Last Name

Debtor 2
 (Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF MISSISSIPPI

Case number 21-10841-JDW
 (if known)

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
2.1 PDI, Inc. Creditor's Name 6600 Vaiden Road Hernando, MS 38632 Number, Street, City, State & Zip Code	Describe the property that secures the claim: 205 Commissary Drive Olive Branch, MS 38654 DeSoto County As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)	\$485,000.00	\$500,000.00
Date debt was incurred _____ Last 4 digits of account number _____		\$0.00	

2.2 Regions Bank Creditor's Name Consumer Loan Processing P.O. Box 2224 Birmingham, AL 35246-0026 Number, Street, City, State & Zip Code	Describe the property that secures the claim: 2015 Ford Explorer As of the date you file, the claim is: Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed Nature of lien. Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset)	\$14,051.24	\$13,000.00	\$1,051.24
Date debt was incurred _____ Last 4 digits of account number 5979				

Debtor 1 **Teresa Ames Hughes**
First Name Middle Name Last Name

Case number (if known) **21-10841-JDW**

Add the dollar value of your entries in Column A on this page. Write that number here:
If this is the last page of your form, add the dollar value totals from all pages.
Write that number here:

\$499,051.24

\$499,051.24

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.